Complimentary Seminars

Everything You Wanted to Know About IRA’s

If you currently have an IRA or are considering one and want to learn how to make your IRA work harder, this seminar may be for you. Attendees will benefit from the experience of our CFS Financial Advisor and learn:

- The difference between Roth and Traditional IRA’s
- Common mistakes to avoid with your IRA
- Tax-saving IRA strategies
- What a Rollover IRA is and if is it right for you

2/19/13, 5:30–7pm, Northampton • 2/28/13, 5:30–7pm, Hadley

UMassFive College Federal Credit Union | Seating is limited. Register by calling 800.852.5886 or online at umassfive.coop

Hadley Branch: 200 Westgate Center Dr.
Northampton Branch: 243 King St., Potpourri Plaza

RECEIVE 500 CO-OP POINTS FOR ATTENDING!

*Non-deposit investment products and services are offered through CUSO Financial Services, L.P. ("CFS"), a registered broker-dealer (Member FINRA/SIPC) and SEC Registered Investment Advisor. Products offered through CFS are not NCUA/NCUSIF or otherwise federally insured, are not guaranteed by the Credit Union, and may involve investment risk including possible loss of principal. Investment Representatives are registered through CFS. UMassFive College Federal Credit Union is contracted with CFS to make non-deposit investment products and services available to credit union members. For specific tax advice please consult a tax professional.
FINANCIAL WELLNESS:

Free Workshops

**Budgeting: Paying Down Debt**
2/12/13, 5:45–7pm, Northampton • 2/21/13, 5:45–7pm, Hadley
Debt is a burden many of us want to lighten. Attend this workshop to learn useful tips on paying down debt quicker, all while avoiding late fees, through these workable tips! Basic Budgeting is covered but focus is on learning how to pay down debt.

**Paying For College 101**
4/19/2013, 5:30–7:30pm, Hadley
By maximizing free and low-cost financial aid, choosing student loans carefully, and developing proper money management skills, it’s still possible for students to leave college with a bright financial future and not just a mountain of debt. Learn about various forms of student financial aid and receive valuable advice on the application process.

The following workshop is sponsored by Member Advantage Mortgage:

**Home Buying 101**
2/20/13, 5:45–7pm, Northampton
This workshop takes a step-by-step approach to home buying, including locating and working with a real estate agent, understanding your financing options, tips on searching for a home, the value of inspections, and how to make an offer.

Register by calling 800.852.5886 or online at umassfive.coop

RECEIVE 500 CO-OP POINTS WHEN YOU ATTEND!
Hadley Branch: 200 Westgate Center Dr. • Northampton Branch: 243 King St, Potpourri Plaza